

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
CRAIG T. & LORRAINE A. ROWELLS)	Case No. 05-58410-PSH
)	
Debtors.)	Hon. Pamela S. Hollis

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtors, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 644, Chicago, IL 60604

On: **February 12, 2009** Time: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$20,188.15
Disbursements	\$19.05
Net Cash Available for Distribution	\$20,169.10

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>JOSEPH A. BALDI, TRUSTEE</u> <i>Trustee Compensation</i>	\$1,523.20	\$1,245.45	\$0.00
<u>JOSEPH A. BALDI & ASSOCIATES, P.C.</u> <i>Attorney for Trustee</i>	\$0.00	\$2,871.00	\$47.43

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: NONE
6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: NONE

7. Claims of general unsecured creditors totaling \$103,084.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 15.53%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000001	Discover Bank	\$9,275.46	\$1,445.41
000002	American Express Centurion Bank	\$6,560.59	\$1,022.35
000003	American Express Travel Related	\$4,381.81	\$682.82
000004	Target National Bank	\$1,061.59	\$165.43
000005	World Financial Network National BA	\$140.46	\$21.89
000006	World Financial Network National BA	\$122.28	\$19.05
000009	Chase Bank, USA, NA	\$1,254.04	\$195.42
000010	Credit First NA	\$1,200.68	\$187.10
000011	Credit First NA	\$1,719.31	\$267.92
000012	United States Dept. Of Education	\$12,167.68	\$1,896.11
000014	St. Alexius Medical Center	\$292.55	\$45.59
000015	B-Real, LLC/Chase Bank USA, N.A.	\$1,263.28	\$196.86
000016	B-Real, LLC/Chase Bank USA, N.A.	\$1,121.23	\$174.72
000017	Mile Rock, True Logic Financial	\$15,592.72	\$2,429.84
000018	Recovery Management Systems Corp	\$857.48	\$133.62
000019	Capital Recovery One Assignee	\$4,666.64	\$727.21
000023	Poplar Creek Family Practice	\$860.00	\$134.02
000024	Citibank (South Dakota) N.A.	\$8,812.73	\$1,373.30
000025	Citibank (South Dakota). N.A.	\$1,004.90	\$156.59
000026	Citibank NA As Trustee	\$15,843.18	\$2,468.86
000027	Harris N A	\$4,277.74	\$666.61
000028	E-Cast Settlement Corporation	\$10,232.22	\$1,594.50
000029	American Express Travel Related	\$375.48	\$0.00

8. The following claims have been disallowed or withdrawn:

<u>Claim Number</u>	<u>Claimant</u>
000008	Bank of America, N.A.
000013	Ford
000020	Harris NA
000021	Credit First NA
000022	Credit First NA

9. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
10. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
11. Debtors have been discharged.
12. The Trustee proposes to abandon the following property at the hearing: NONE

Dated: **January 13, 2009**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Trustee: Joseph A. Baldi
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